

21st Century Scholars

College Credit Completion Requirements

The most cost-effective degree is an on-time degree. This is especially true for 21st Century Scholars because your financial aid is limited to four years.

21st Century Scholars must complete at least 30 credits each academic year in order to receive the **full** scholarship award. The **full award** covers up to **100% of tuition and mandatory fees** at Indiana public colleges and a portion of tuition and mandatory fees at Indiana private and proprietary colleges.

Scholars who complete fewer credits *may* be eligible for the **Frank O'Bannon Grant** (about 35% of the amount you would have received by earning the full award). Visit <http://www.in.gov/che/4498.htm> for more information. The number of credits completed will be evaluated at the end of each academic year, which typically includes fall, spring and summer terms at traditional-semester colleges.

The table below shows how the number of credits completed each year relates to the award amount Scholars would be eligible to receive at an Indiana four-year public college the following year, dependent upon financial need.

21st CENTURY SCHOLARSHIP AWARD	Approximate Award Amount at a Four-Year Public College	College Credits Earned at End of Academic Year
Full Award	100% of tuition and mandatory fees	30+ credits
Frank O'Bannon Grant	\$3,700 or less	24-29 credits
No Award	\$0	23 or fewer credits

Credit amounts are based on traditional semester calendars. If you attend a university that uses trimesters or quarters, talk to your financial aid office about the credit hour equivalent at your school.

Tips for Staying On Track

- **Take 15 to finish.** Completing 15 credits each semester is the simplest way to earn 30 credits a year and to stay on track to earn your degree on time. Just remember: "15 to finish!"
- **Complete your courses.** Completed credits refer to classes in which you earn a passing letter grade of D or higher. Classes that you fail (F), withdraw from (W), or receive an incomplete in (I) do not count toward the credit completion requirement.

More Tips for Staying on Track

- **Get ahead with dual credit and AP.** College credits completed in high school (through dual credit or Advanced Placement courses) count toward the credit completion requirement. Check with your college advisor to make sure these credits have been applied to your credit total.
- **Use the summer!** Credits completed during the summer term count toward the completed credit total for the academic year. You can choose to defer a portion of your scholarship for use during the summer term to help you pay for summer classes. Contact your college financial aid office for details.
- **Plan remediation carefully.** Up to 12 credits of remedial courses taken to brush up on your math or English skills can count toward the 30 credits-per-year completion requirement, provided the remedial credits are earned during your first year of college. If you are required to take remedial courses, talk to your academic advisor about other options, such as a “co-requisite” model, which allows you to earn credits toward graduation while honing your skills.
- **Catch up on credits if you fall behind.** If you don’t earn the full scholarship award in a particular year you can earn your way back into the Scholars program by completing 30 credit hours the following year. For example, if you earn 28 credits your first year, but earn 30 credits your second year, you will be eligible to receive your full scholarship your third year.
- **Ask for help if disaster strikes.** If you don’t meet the credit completion minimums you can appeal to have your award amount reinstated if you have special circumstances like illness or death in the family.
- **Don’t forget the rest.** In addition to the annual credit completion requirement, you must continue to honor the 21st Century Scholars Pledge, meet all financial aid (FAFSA) filing requirements and deadlines, maintain Indiana Residency, enroll in at least 12 credits during the fall and spring semesters (full-time) and fulfill your college’s Satisfactory Academic Progress standards to maintain Scholarship eligibility.
- **Talk to campus professionals.** Work closely with your college advisor and financial aid office before making decisions regarding enrollment and dropping/ adding courses.

Questions?

Call us at **1-888-528-4719** or send an email to **Scholars@che.in.gov**